



Order Filed on January 11, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
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Attorneys' for the Mortgagee
File No. 080186B

In Re:

Gustavo Quintero, Sr.
Gwendolyn Quintero a/k/a Gwen Quintero

Case No.: 11-15863-VFP

Hearing Date: December 1, 2016

Judge: Vincent F. Papalia

**CONSENT ORDER
RESOLVING OBJECTION TO RESPONSE TO TRUSTEE'S FINAL CURE NOTICE**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: January 11, 2017



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page 2

Debtor: Gustavo Quintero and Gwendolyn Quintero

Case No: 11-15863-VFP

Caption of Order: Consent Order Resolving Objection to Response to Trustee's Final Cure Notice

This matter having come before the Court on Objection (the "Objection") of the Debtors, by and through counsel, Goldman & Beslow, LLC, Mark Goldman, Esquire, appearing, to the Response to the Trustee's Final Cure Notice of the Mortgagee, Ditech Financial LLC f/k/a Green Tree Servicing LLC ("Ditech" or the "Mortgagee"), by and through counsel, Pluese, Becker & Saltzman, LLC, Rob Saltzman, Esquire, appearing, having consent hereto and good cause having been shown; IT is hereby, ORDERED as follows:

1. The Debtors' mortgage account is contractually due for \$16,710.50 (5 payments at \$3,489.38 per month with \$736.40 in suspense for the months from July 1, 2016 through November 1, 2016).
2. The Debtors are permitted to bring the contractual arrearages current as follows:
 - a. Debtors shall tender, in good funds, the sum of \$13,957.52 immediately.
 - b. Debtors shall tender the December 1, 2016 payment, in the amount of \$3,489.38, by December 31, 2016.
 - c. The balance of the contractual arrears in the amount of \$2,752.98 shall be cured by the Debtors paying \$1,376.49 per month in addition to the regular payment of \$3,489.38 for a total of \$4,865.87 for the months of January 1, 2017 and February 1, 2017. Regular payments shall commence thereafter, or when the Debtors' contractual payments are fully current.
3. Upon payment of the aforesaid amounts, the account shall be deemed both pre-Petition and post-Petition current with no further costs, fees, charges, or payments due.

Page 3

Debtor: Gustavo Quintero and Gwendolyn Quintero

Case No: 11-15863-VFP

Caption of Order: Consent Order Resolving Objection to Response to Trustee's Final Cure
Notice

We hereby consent to the form and entry of the within Order.

PLUESE, BECKER & SALTZMAN, LLC

GOLDMAN & BESLOW, LLC

By: /s/ Rob Saltzman
Rob Saltzman, Esquire
Attorneys for the Mortgagee

By: /s/ Mark Goldman
Mark Goldman, Esquire
Attorney for the Debtors

By: /s/ Gustavo Quintero, Sr.
Gustavo Quintero, Sr.
Debtor

By: /s/ Gwendolyn Quintero
Gwendolyn Quintero
Co-Debtor

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gustavo Quintero
 Gwendolyn Quintero
 Debtors

Case No. 11-15863-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jan 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2017.

db/jdb +Gustavo Quintero, Sr., Gwendolyn Quintero, 125 Valley View Drive, Rockaway, NJ 07866-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. TOTAL: 0

***** BYPASSED RECIPIENTS *****
 NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2017 at the address(es) listed below:

Clifford B. Frish on behalf of Joint Debtor Gwendolyn Quintero yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
 Clifford B. Frish on behalf of Debtor Gustavo Quintero, Sr. yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
 David G. Beslow on behalf of Joint Debtor Gwendolyn Quintero yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
 David G. Beslow on behalf of Debtor Gustavo Quintero, Sr. yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
 Denise E. Carlson on behalf of Creditor TD Bank, N.A., successor by merger to Commerce Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Jennifer Novick on behalf of Creditor BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com, Erika.olsen@fedphe.com
 Jennifer Novick on behalf of Creditor GMAC Mortgage, LLC as servicer for the Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee in nj.bkecf@fedphe.com, Erika.olsen@fedphe.com
 Jennifer R. Gorchow on behalf of Creditor GMAC Mortgage LLC as servicer for The Bank of New York Mellon Trust Company National Association fka The Bank of New York Trust Company NA as successor to JPMorgan Chase Bank NA as Trustee RFMSII 2005 nj.bkecf@fedphe.com
 Joshua I. Goldman on behalf of Creditor TD Bank, N.A., successor by merger to Commerce Bank, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Kenneth S. Jannette on behalf of Creditor TD Bank USA, N.A. ken.jannette@gmail.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Mark Goldman on behalf of Joint Debtor Gwendolyn Quintero yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
 Mark Goldman on behalf of Debtor Gustavo Quintero, Sr. yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
 R. A. Lebron on behalf of Creditor HSBC MORTGAGE SERVICES, as servicer for HOUSEHOLD FINANCE CORP. III bankruptcy@feinsuch.com
 Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC dnj@pbslaw.org
 Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Capital One Home Loans, LLC dnj@pbslaw.org

TOTAL: 16